

Fill in this information to identify your case:

Debtor 1	Edward Cubernot
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA
Case number (if known)	21-10942

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

**Debtor 2 or non-filing spouse**

- Employed  
 Not employed

- Employed  
 Not employed

**Occupation**

Auto Inspector

**Employer's name**

self-employed

**Employer's address**

How long employed there?

12 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
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2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00 \$ 0.00

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 0.00 \$ 0.00

Debtor 1 Edward Cubernot

Case number (if known) 21-10942

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here .....</b>	4. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <u>0.00</u>	\$ <u>0.00</u>
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. <b>Insurance</b>	5e. \$ <u>0.00</u>	\$ <u>0.00</u>
5f. <b>Domestic support obligations</b>	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. <b>Union dues</b>	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>9,400.00</u>	\$ <u>0.00</u>
8b. <b>Interest and dividends</b>	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
8d. <b>Unemployment compensation</b>	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. <b>Social Security</b>	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. <b>Pension or retirement income</b>	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. <b>Other monthly income.</b> Specify: <u>income tax refund</u> <u>2nd job</u>	8h.+ \$ <u>485.66</u>	+ \$ <u>0.00</u>
	\$ <u>1,510.00</u>	\$ <u>0.00</u>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>11,395.66</u>	\$ <u>0.00</u>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>11,395.66</u>	+ \$ <u>0.00</u> = \$ <u>11,395.66</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <u>0.00</u>	\$ <u>0.00</u>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>11,395.66</u>	\$ <u>11,395.66</u>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <u>Debtor expects business to increase within 2 months.</u>		
<b>Combined monthly income</b>		

Fill in this information to identify your case:

Debtor 1	Edward Cubernot
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA
Case number (If known)	21-10942

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
     No  
     Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Wife

Dependent's  
age

57

Does dependent  
live with you?

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Daughter

20

Son

16

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No      Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,401.00

##### If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 100.00  
4d. \$ 0.00  
5. \$ 0.00

##### 5. Additional mortgage payments for your residence, such as home equity loans

6. Utilities:  
6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: \_\_\_\_\_

6a. \$ 300.00  
6b. \$ 85.00  
6c. \$ 100.00  
6d. \$ 0.00

Debtor 1 <u>Edward Cubernot</u>	Case number (if known) <u>21-10942</u>
<p><b>7. Food and housekeeping supplies</b> <span style="float: right;">7. \$ <u>510.00</u></span></p> <p><b>8. Childcare and children's education costs</b> <span style="float: right;">8. \$ <u>0.00</u></span></p> <p><b>9. Clothing, laundry, and dry cleaning</b> <span style="float: right;">9. \$ <u>55.00</u></span></p> <p><b>10. Personal care products and services</b> <span style="float: right;">10. \$ <u>20.00</u></span></p> <p><b>11. Medical and dental expenses</b> <span style="float: right;">11. \$ <u>60.00</u></span></p> <p><b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments. <span style="float: right;">12. \$ <u>100.00</u></span></p> <p><b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b> <span style="float: right;">13. \$ <u>25.00</u></span></p> <p><b>14. Charitable contributions and religious donations</b> <span style="float: right;">14. \$ <u>0.00</u></span></p> <p><b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance <span style="float: right;">15a. \$ <u>0.00</u></span> 15b. Health insurance <span style="float: right;">15b. \$ <u>0.00</u></span> 15c. Vehicle insurance <span style="float: right;">15c. \$ <u>87.00</u></span> 15d. Other insurance. Specify: <span style="float: right;">15d. \$ <u>0.00</u></span></p> <p><b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <span style="float: right;">16. \$ <u>0.00</u></span></p> <p><b>17. Installment or lease payments:</b> 17a. Car payments for Vehicle 1 <span style="float: right;">17a. \$ <u>0.00</u></span> 17b. Car payments for Vehicle 2 <span style="float: right;">17b. \$ <u>0.00</u></span> 17c. Other. Specify: <span style="float: right;">17c. \$ <u>0.00</u></span> 17d. Other. Specify: <span style="float: right;">17d. \$ <u>0.00</u></span></p> <p><b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> <span style="float: right;">18. \$ <u>0.00</u></span></p> <p><b>19. Other payments you make to support others who do not live with you.</b> <span style="float: right;">\$ <u>0.00</u></span> Specify: <span style="float: right;">19. \$ <u>0.00</u></span></p> <p><b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b> 20a. Mortgages on other property <span style="float: right;">20a. \$ <u>0.00</u></span> 20b. Real estate taxes <span style="float: right;">20b. \$ <u>0.00</u></span> 20c. Property, homeowner's, or renter's insurance <span style="float: right;">20c. \$ <u>0.00</u></span> 20d. Maintenance, repair, and upkeep expenses <span style="float: right;">20d. \$ <u>0.00</u></span> 20e. Homeowner's association or condominium dues <span style="float: right;">20e. \$ <u>0.00</u></span></p> <p><b>21. Other:</b> Specify: <span style="float: right;">21. +\$ <u>0.00</u></span></p> <p><b>22. Calculate your monthly expenses</b> 22a. Add lines 4 through 21. <span style="float: right;">\$ <u>3,843.00</u></span> 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. <span style="float: right;">\$ <u>3,843.00</u></span></p> <p><b>23. Calculate your monthly net income.</b> 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. <span style="float: right;">23a. \$ <u>11,395.66</u></span> 23b. Copy your monthly expenses from line 22c above. <span style="float: right;">23b. -\$ <u>3,843.00</u></span> 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>. <span style="float: right;">23c. \$ <u>7,552.66</u></span></p> <p><b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  <input checked="" type="checkbox"/> No. <span style="float: right;">Explain here: _____</span>  <input type="checkbox"/> Yes. <span style="float: right;">Explain here: _____</span></p>	